

Lisa McInnes Mortgages

780-619-0895; lisa@lisamcinnesmortgages.ca

Documentation Requirements. If you have issues obtaining any of these documents, contact me so I can assist.

Income verification:

Salary or hourly employees:

- Most recent Pay Stub (dated within 30 days) showing full time hours
- Letter of employment (dated within 30 days)
 - must be on company letterhead
 - state your name, position, length of employment, guaranteed min # of hours and rate of pay or annual salary
 - It also must have contact information and be signed by your employer for the lender to call to verify employment once an offer has been made
- Most recent 2 years T4 slips (including employment, pension, investment and other)
- May require most recent 2 years of Notice of Assessments and Full T1 generals (Not T1 summary's) and confirmation income taxes are paid in full if showing as owing on your most recent Notice of Assessment

If you are a business owner, shareholder or director:

- Last 2 years Notice of Assessments and Full T1 generals
- Confirmation no CRA tax owing via CRA statement of account if Notices of Assessments show taxes owing
- Last 2 years statement of business activities **(for sole proprietors)**
- Last 2 years Notice to reader unaudited or audited company financial statements **(for corporations/partnerships)** + articles of incorporation/list of directors.

***I have a system that can order your NOA's and articles of incorporation if you cannot locate them. I advise you talk to your accountant first if you are missing any of the required documents as they usually have them in PDF format, which they can email to you or us within the same day if you ask them.

If you have private pension income:

- Letter from pension provider confirming benefits as well as 1 month bank statements confirming pension being deposited into your account

If you have CCB income:

- Birth certificate for each child
- CCB statement confirming payments and benefit amount
- 1 month bank statement confirming the funds deposited into your bank account

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Down payment verification:

- Portion from RRSP/investment: Most recent three (3) monthly statements or last two (2) quarterly statements
- Portion from bank account or TFSA: Most recent ninety (90) day transaction history
- Portion from sale of property: Offer to purchase/sale agreement for existing home + Recent Mortgage Statement with penalty amount included to determine equity available
- Portion from gifted from family: Signed gift letter (we will provide) + confirmation of funds transfer to your account
- Portion from borrowed source: Ask me as this is a case by case basis

IMPORTANT: Please ensure all statements show your name for proof of account ownership. If there have been any large transfers into the accounts (over \$1000.00), I will require confirmation for where they have come from due to the anti money laundering legislation.

If you currently own other property:

- Most recent mortgage statement
- Current year property tax bill
- Proof of current monthly condo fees via bank statement or letter from condo board
- Lease agreement for all rental properties you currently own

If you are or have been separated or divorced:

- Separation or divorce agreement confirming support payment obligation
- If you receive support payments, 3 months of bank statements confirming consistent payments

Other:

- 1 piece of unexpired photo ID
- Void Cheque for where you want your payments to come from

*There may be additional documents required but I will advise once I review.